

Information to identify the case:

Debtor 1	<u>David L. Thornhill</u>	Social Security number or ITIN	xxx-xx-4656
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Gwendolyn A. Thornhill</u>	Social Security number or ITIN	xxx-xx-5330
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-20322-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David L. Thornhill

Gwendolyn A. Thornhill
aka Gwen A. Thornhill

6/13/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 David L. Thornhill
 Gwendolyn A. Thornhill
 Debtors

Case No. 18-20322-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 14

Date Rcvd: Jun 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2018.
 db/jdb

	+David L. Thornhill, Gwendolyn A. Thornhill, 6279 Old William Penn Highway, Export, PA 15632-2519
tr	+Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
14766472	+Ally Financial/Central Credit Services, 9550 Regency Square Blvd., Suite 500A, Jacksonville, FL 32225-8116
14766473	+Bank of America, 9489 State Route 30, Irwin, PA 15642-3781
14766475	+Citibank, N.A./Midland Funding LLC, 2 Industrial Way West, Eatontown, NJ 07724-2265
14766476	+Daniel J. Santucci, Esq., Midland Funding LLC, 1 International Plaza 5th Fl., Philadelphia, PA 19113-1510
14766477	+Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
14766479	+Midland Credit Management, PO Box 517, Essington, PA 19029-0517
14766482	+Windstream/First Collection Services, 10925 Otter Creek E. Blvd., Mayflower, AR 72106-1661

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Jun 14 2018 01:58:00 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

14766474	+EDI: CAPITALONE.COM Jun 14 2018 05:43:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14766480	+EDI: AGFINANCE.COM Jun 14 2018 05:43:00 One Main Financial, Twin Fountain Plaza, 2525 Monroeville Blvd., Suite 8, Monroeville, PA 15146-2384
14767169	+EDI: PRA.COM Jun 14 2018 05:43:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14766481	+EDI: RMSC.COM Jun 14 2018 05:43:00 Walmart Mastercard, PO Box 960024, Orlando, FL 32896-0024

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	The Bank of New York Mellon fka The Bank of New Yo
aty*	+Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14766478*	+Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2018 at the address(es) listed below:

James Warmbrodt	on behalf of Creditor	The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 2007-8 bkgroup@kmlawgroup.com
Kenneth M. Steinberg	on behalf of Debtor David L. Thornhill	julie.steidl@steidl-steinberg.com, kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Kenneth M. Steinberg	on behalf of Joint Debtor Gwendolyn A. Thornhill	julie.steidl@steidl-steinberg.com, kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Lisa M. Swope	on behalf of Trustee Lisa M. Swope	lms@nsslawfirm.com, mmh@nsslawfirm.com;klw@nsslawfirm.com;pa73@ecfbis.com
Lisa M. Swope		lms@nsslawfirm.com, mmh@nsslawfirm.com;klw@nsslawfirm.com;pa73@ecfbis.com

District/off: 0315-2

User: admin
Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov

TOTAL: 6